WHAT IS CLAIMED IS:

1. A computer-implemented method for accumulating assets and managing risk for a consumer, the method comprising:

prioritizing and segmenting the consumer according to risk and behavior;

determining need and suitability for a customized risk management program based on the risk and behavior of the consumer; and

establishing the customized risk management program based on the prioritization where it is determined there is the need for the customized risk management program.

2. The method of claim 1 comprising dynamically adjusting the management program in response to changes in needs and risk tolerance.

3. The method of claim 1 wherein establishing the customized risk management program comprises establishing a defined insurance benefit.

4. The method of claim 3 wherein establishing the defined insurance benefit comprises establishing an insurance benefit that pays for eligible major living expenses.

5. The method of claim 4 comprising determining that the consumer is eligible to receive the defined insurance benefit when the consumer is involuntarily unemployed.

6. The method of claim 1 wherein establishing the customized risk management program comprises establishing a defined contribution vehicle.

7. The method of claim 6 wherein establishing a defined contribution vehicle comprises establishing an FIDC insured financial instrument.

8. The method of claim 6 wherein establishing a defined contribution vehicle comprises establishing a non-FDIC insured financial instrument.

9. The method of claim 6 wherein establishing a defined contribution vehicle comprises establishing a savings insurance.

10. The method of claim 1 wherein establishing a customized risk management program comprises establishing a defined insurance benefit and a defined contribution vehicle.

11. The method of claim 9 comprising rewarding the consumer in reaction to the user maintaining healthy financial practices.

12. The method of claim 11 wherein rewarding the consumer comprises reducing a premium for the savings insurance.

13. A computer-implemented method for managing an integrated financial product designed to manage a consumer's unemployment risk and promote good savings behavior, the method comprising:

receiving funds from a customer to fund the financial product;

allocating a first portion of the funds to a defined unemployment insurance vehicle based at least in part on employment data;

allocating a second portion of the funds to a defined savings contribution vehicle; and

dynamically adjusting the allocation between the first portion and the second portion in response at least in part to one or more changes in the employment data.

14. The method of claim 13 wherein allocating the first portion of the funds comprises computing a premium for an insurance benefit that pays for eligible major living expenses during a period of the consumer's unemployment.

15. The method of claim 13 comprising determining whether the consumer is eligible to receive a benefit of the defined insurance product when the consumer is involuntarily unemployed.

16. The method of claim 13 wherein allocating the second portion comprises allocating funds to establish an FIDC insured financial instrument.

17. The method of claim 16 wherein allocating the second portion comprises allocating funds to establish a non-FDIC insured financial instrument.

18. The method of claim 13 wherein allocating the second portion of the funds comprises:

allocating a first part of the second portion of the funds to a savings insurance premium; and

allocating a second part of the second portion of the funds to a financial asset.

19. The method of claim 18 comprising monitoring and measuring the consumer's actions and use of the financial product.

20. The method of claim 19 comprising rewarding the consumer in reaction to the consumer maintaining healthy financial practices.

21. The method of claim 20 wherein rewarding the consumer comprises reducing the amount allocated to the savings insurance premium and increasing the amount allocated to the financial asset.

22. The method of claim 18 wherein allocating the second part comprises purchasing an FDIC insured financial asset.

23. The method of claim 18 wherein allocating the second part comprises purchasing a non-FDIC insured financial asset.

24. The method of claim 23 comprising purchasing an equity asset.

25. The method of claim 13 comprising allocating a remainder portion to one or more financial investments.

26. The method of 25 comprising allocating the remainder portion to a health insurance premium.

27. The method of 25 comprising allocating the remainder portion to a college savings fund.

28. The method of 13 comprising allocating the funds dynamically according to an instruction of the consumer.

29. A computer-implemented method for managing an integrated financial product designed to manage a consumer's unemployment risk and promote good savings behavior, the method comprising:

receiving funds from a customer to fund the financial product;

allocating a first portion of the funds to a defined unemployment insurance vehicle based at least in part on employment data;

allocating a second portion of the funds to a defined savings contribution vehicle; and

rewarding the consumer by changing terms of the integrated financial product in reaction to the consumer maintaining healthy financial practices.

30. The method of claim 29, wherein rewarding the consumer comprises increasing a rate of return on the defined savings contribution vehicle.

31. The method of claim 29, wherein receiving funds from the customer comprises receiving funds on a periodic basis.

32. The method of claim 31, wherein receiving funds from the customer comprises receiving by automatic funds transfer a specified amount on a monthly basis.

33. The method of claim 32, wherein rewarding the consumer comprises rewarding the consumer in reaction to the consumer making the funds transfer for *n* consecutive months.

34. The method of claim 29, wherein allocating the second portion comprises allocating a first part of the second portion of the funds to a savings insurance premium, and wherein rewarding the consumer comprises reducing the savings insurance premium.